

**Information to identify the case:**

Debtor 1	<u>Washington Moitui</u>	Social Security number or ITIN	xxx-xx-1431
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number:	18-14357-JKS		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Washington Moitui

4/28/22

**By the court:** John K. Sherwood  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Washington Moitui  
Debtor

Case No. 18-14357-JKS  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Apr 28, 2022

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 54

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 30, 2022:**

Recip ID	Recipient Name and Address
db	# Washington Moitui, 157 Pennsylvania Ave, Newark, NJ 07114-1706
518516616	Alisha Bryant, NJ Division of Taxation Pioneer Credit R, PO Box 1009, Moorestown, NJ 08057-0909
518516617	Altus GTS Inc., 2400 Veterans Memorial Blvd Ste 300, Kenner, LA 70062-8725
518516618	Anthony J. Picarelli, Esq., Snellings Law, LLC, 2001 US Highway 46 Ste 206, Parsippany, NJ 07054-1315
518516621	+ Carquest/ P&A Auto Parts, 25 Route 23 S, Riverdale, NJ 07457-1620
518516622	+ Center for Family Guidance PC, 765 E Route 70 Bldg A-100, Marlton, NJ 08053-2341
518516630	EZ Pass, PO Box 52002, Newark, NJ 07101-8202
518516627	Elite Surgicall Center, LLC, 1680 State Route 23, Wayne, NJ 07470-7501
518516629	Emergency Physicians Of Saint Clares. LL, PO Box 51028, Newark, NJ 07101-5128
517370302	Essex County Sheriff, Essex County Veteran's Courthouse, 50 W Market St, Newark, NJ 07102-1607
517414033	Farniler Ndege, 10 Pittsburgh Ave, Piscataway, NJ 08854-2129
518516631	Gaeta Recycling Company, Inc., 278 W Railway Ave, Paterson, NJ 07503-1324
518516633	Imaging Subspecialists Of North Jersey, PO Box 3607, Evansville, IN 47735-3607
518516636	++ LAKELAND BANK, 250 OAK RIDGE ROAD, OAK RIDGE NJ 07438-8998 address filed with court., Lakeland Bank, 250 Oak Ridge Rd, Oak Ridge, NJ 07438-8906
518516635	Lakeland Bank, Cardmember Services, PO Box 6335, Fargo, ND 58125-6335
518516637	Liberty Mutual Insurance, PO Box 188025, Fairfield, OH 45018-8025
518516638	NJ Dept. Of Community Affairs, Bureau Of Fire Code Enforcement, PO Box 809, Trenton, NJ 08625-0809
518516639	NJ Mobile Healthcare LLC, PO Box 24345, Brooklyn, NY 11202-4345
517414034	National Bankruptcy Services, LLC, 14841 Dallas Pkwy Ste 300, Dallas, TX 75254-7883
518516641	North Jersey Spine Group, 1680 State Route 23 Ste 250, Wayne, NJ 07470-7520
518516642	Parts Authority, LLC, 3 Dakota Dr Ste 110, New Hyde Park, NY 11042-1167
518516643	Pulse Medical Transportation, 24 Andrews Dr, Woodland Park, NJ 07424-2640
518516644	Ramapo Ridge Psychiatric Hospital, 301 Sicomac Ave, Wyckoff, NJ 07481-2159
518516649	++ SNAP ON CREDIT LLC, 950 TECHNOLOGY WAY, SUITE 301, LIBERTYVILLE IL 60048-5339 address filed with court., Snap On Credit, 950 Technology Way Ste 301, Libertyville, IL 60048-5339
518516647	Saint Clare's Hospital, PO Box 536598, Pittsburgh, PA 15253-5907
518516648	Service Supply LLC, 93 4th Ave, Haskell, NJ 07420-1141
517370303	Shapiro & DeNardo, LLC, 14000 Commerce Pkwy Ste B, Mount Laurel, NJ 08054-2242
518516650	St. Joesph's Regional Medical Center, PO Box 32025, New York, NY 10087-2025
518516651	State Of New Jersey Division Of Taxation, PO Box 195, Trenton, NJ 08695-0195
518516653	Traveler's Insurance, PO Box 2927, Hartford, CT 06104-2927

TOTAL: 30

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Apr 28 2022 20:40:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov		

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		Apr 28 2022 20:40:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517523933	Email/PDF: resurgentbknotifications@resurgent.com	Apr 28 2022 20:43:19	Ashley Funding Services, LLC its successors and, assigns as assignee of Laboratory, Corporation of America Holdings, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518516619	EDI: BANKAMER.COM	Apr 29 2022 00:38:00	Bank of America, PO Box 982234, El Paso, TX 79998-2234
518516620	EDI: BANKAMER.COM	Apr 29 2022 00:38:00	Bank of America Business Card, PO Box 982238, El Paso, TX 79998-2238
517414031	EDI: CAPITALONE.COM	Apr 29 2022 00:38:00	Capital One, 15000 Capital One Dr, Richmond, VA 23238-1119
518516623	EDI: CITICORP.COM	Apr 29 2022 00:38:00	Citi Cards, PO Box 6500, Sioux Falls, SD 57117-6500
518516624	EDI: DISCOVER.COM	Apr 29 2022 00:38:00	Discover Bank, PO Box 71084, Charlotte, NC 28272-1084
518516626	Email/Text: Bankruptcies@elavon.com	Apr 28 2022 20:41:00	Elavon, 7300 Chapman Hwy, Knoxville, TN 37920-6612
518516634	EDI: IRS.COM	Apr 29 2022 00:38:00	Internal Revenue Service, PO Box 21126, Philadelphia, PA 19114-0326
517492835	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 28 2022 20:40:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
518516640	Email/Text: gtasich@nabancard.com	Apr 28 2022 20:41:00	North American Bancard, Collection Department, 250 Stephenson Hwy, Troy, MI 48083-1117
517530482	Email/Text: Bankruptcy.Notices@pnc.com	Apr 28 2022 20:40:00	PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101
517472931	EDI: Q3G.COM	Apr 29 2022 00:38:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
518516646	EDI: RMCB.COM	Apr 29 2022 00:38:00	RMCB Collections, 4 Westchester Plz Ste 110, Elmsford, NY 10523-1615
518516645	EDI: RMCB.COM	Apr 29 2022 00:38:00	Retrieval Masters Credit Bureau, Inc., 4 Westchester Plz Ste 110, Elmsford, NY 10523-1615
518516652	Email/Text: bankruptcy@sunrisecreditservices.com	Apr 28 2022 20:40:00	Sunrise Credit Services, Inc., PO Box 9100, Farmingdale, NY 11735-9100
517375020	+ EDI: RMSC.COM	Apr 29 2022 00:38:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517414036	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Apr 28 2022 20:40:00	Toyota Motor Credit, PO Box 9786, Cedar Rapids, IA 52409-0004
517452843	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Apr 28 2022 20:40:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
518516625	EDI: USBANKARS.COM	Apr 29 2022 00:38:00	Elan Financial, PO Box 790408, Saint Louis, MO 63179-0408
517515573	+ EDI: AIS.COM	Apr 29 2022 00:38:00	Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517451191	+ EDI: WFFC.COM	Apr 29 2022 00:38:00	Wells Fargo Bank, N.A., Attention Payment Processing, MAC# X2302-04C, 1 Home Campus, Des Moines, Iowa 50328-0001
517370304	EDI: WFFC.COM	Apr 29 2022 00:38:00	Wells Fargo Home Mortgage, PO Box 10335, Des Moines, IA 50306-0335

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TOTAL: 24

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517414032	*	Essex County Sheriff, Essex County Veteran's Courthouse, 50 W Market St, Newark, NJ 07102-1607
517414035	*	Shapiro & DeNardo, LLC, 14000 Commerce Pkwy Ste B, Mount Laurel, NJ 08054-2242
519529609	*	Washington Moitui, 157 Pennsylvania Ave., Newark, NJ 07114-1706
517414037	*	Wells Fargo Home Mortgage, PO Box 10335, Des Moines, IA 50306-0335
518516628	##	Emergency Physicians Of Saint Clares, PO Box 808, Grand Rapids, MI 49518-0808
518516632	##	Identifix, 10808 S River Front Pkwy Ste 500, South Jordan, UT 84095-5761

TOTAL: 0 Undeliverable, 4 Duplicate, 2 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 30, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 28, 2022 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Elizabeth L. Wassall	on behalf of Creditor WELLS FARGO BANK N.A. ewassall@logs.com, njbankruptcynotifications@logs.com;logsecf@logs.com
Katherine Knowlton Lopez	on behalf of Creditor WELLS FARGO BANK N.A. klopez@logs.com
Kevin Gordon McDonald	on behalf of Creditor Toyota Motor Credit Corporation kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Steven D. Pertuz	on behalf of Debtor Washington Moitui pertuzlaw@verizon.net G16461@notify.cincompass.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

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